

Certificate Number: 16339-PAM-DE-037686376
Bankruptcy Case Number: 23-01246



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 17, 2023, at 3:10 o'clock PM EDT, Keith Hench completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 17, 2023 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor